

# **Yap State Business Regulations and General Business Resources**

**What every business person should know about operating in Yap State**

Yap Small Business Development Center  
PO Box 1171  
Colonia, Yap FM 96943

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**In partnership with the PISBDCN and the U.S. Small Business Administration**

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## **Introduction**

This guide has been prepared by the Yap Small Business Development Center to assist all businesses – both large and small, locally owned or foreign owned – to understand all applicable “rules and regulations” that they must comply with in order to operate a business in the State of Yap.

There are three sets of government rules and regulations which apply to all businesses. The Federated States of Micronesia National Government regulates certain areas of business and sets most taxes. The State of Yap regulates all businesses operating within the State and collects certain fees and excise charges. In addition, certain Local Government Authorities have their own rules and regulations which apply to businesses operating within their boundaries. It is very important that each business meet all applicable requirements of National, State and Local Governments.

Additionally, this guide also provides a listing of locally available business resources and their contact information. The listing is intended to facilitate the linkages of business owners with local business resources.

If you need further assistance and/or guidance to finding information, contact:

Yap Small Business Development Center  
P.O. Box 1171  
Colonia, Yap FM 96943

Phone: (691) 350-4801/2  
Fax : 350-4803  
Email : [YSBDC@mail.fm](mailto:YSBDC@mail.fm)

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## **GOVERNMENT REGULATIONS**

The following list of requirements is provided to give the business owner a starting point. It is not intended as an interpretation of the laws of the FSM nor the laws of Yap State. It is the responsibility of all business owners and managers to contact the appropriate regulatory agencies for information about the laws that may apply to their business.

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**3.1 Rull Municipality Business License**

Certain cultural and traditional restrictions or requirements are imposed by various municipalities and island groups and with which businesses operating within those jurisdictions shall comply. Some of these requirements may be discretionary. Check with your Municipal Chief to determine what you need to do.

**1. FEDERATED STATES OF MICRONESIA**

**1.1 Social Security Tax**

The Social Security Act provides that "All employees, whether employed by an employer incorporated or doing business in the FSM, shall be covered unless both the employer and the employee are currently subject to any other recognized social security system." Employers should make reference to the booklet "*Employer's Guide to Social Security Tax in the Federated States of Micronesia*", available from the FSM Social Security Administration, for definitions of an employer and an employee, and details of their obligations under the Act.

All businesses must file the Employer's Quarterly Tax Return reporting the wages of their employees. Any business with at least one employee or which makes in excess of \$10,000 in gross revenue annually must pay the Social Security tax at the end of every quarter. The tax rate is 12% of the salary base of each employee; 6% of which is contributed by the employer and the remaining 6% is contributed by the employee through wage withheld by the employer. There are several forms which must be completed on a quarterly basis and submitted with payments to the FSM Social Security office by the 10<sup>th</sup> day of the month following the end of a quarter (i.e. April 10th, July 10th", October 10th, and January 10th).

*Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: [yapssa@mail.fm](mailto:yapssa@mail.fm)*

## **1.2 Employer Identification Number**

All employers must register with the FSM Social Security office in Yap State. There is a special form "Application for Employer Number" which must be completed and accompanied by the appropriate fee. The FSM Social Security Administration will then assign the applicant an Employer Identification Number (EIN). The Employer Identification Number must be entered on the Employer's Quarterly Tax Returns.

*Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: [yapssa@mail.fm](mailto:yapssa@mail.fm)*

## **1.3 Worker's Social Security Number**

Every person that is employed is required to obtain a Social Security Number. There is a special form "Application for a FSM Social Security Number" which must be completed and accompanied by a fee of \$2.00. The applicant must submit documentary evidence of age, identity, and citizenship or legal alien status before the application can be processed. Persons age 18 or over must apply in person for a Social Security card. The FSM Social Security Administration will then assign the applicant a number which must be presented to all employers when the individual is hired. Social Security cards should be shown to employers and every employer should be careful to record each employee's Social Security Number. Social Security Numbers should be accurately reported on the Employer's Quarterly Tax Return.

*Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: [yapssa@mail.fm](mailto:yapssa@mail.fm)*

## **1.4 Wage Withholding Tax**

All employees are required to pay part of their gross pay to the FSM government as a Wage Tax. The current tax rates are 6% for the first \$11,000 earned and 10% on any amount earned thereafter. The wage tax is taken out of the employee's gross wages by the business and held until

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the proper reporting time. It is the responsibility of the business owner to collect the tax, report the amount(s) due and submit payment at the correct time to the FSM Custom and Tax office. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30th, July 31st, October 31st, and January 31st).

*Contact Information: FSM Custom & Tax, Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: [CTAYap@mail.fm](mailto:CTAYap@mail.fm)*

## **1.5 Gross Revenue Tax**

All business owners who are engaged in business to make a profit are required to pay Gross Revenue Tax. There are no exceptions based on the type of business being run. The current rate of tax is \$80 for the first \$10,000 in sales and 3% of any amount in excess of the \$10,000. This includes both cash and credit sales. If a business makes less than \$2,000 within a calendar year, they may apply for a refund at the end of the year. The appropriate form must be filed and submitted with payment to the FSM Customs and Tax office by the appropriate time. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30, July 31, October 31, and January 31).

*Contact Information: FSM Custom & Tax Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: [CTAYap@mail.fm](mailto:CTAYap@mail.fm)*

## **1.6 Import Tax**

All items being imported into the FSM for any reason are subject to FSM Import Taxes. The amount to be charged varies depending on the type of item being imported.

*Contact Information: FSM Custom & Tax Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: [CTAYap@mail.fm](mailto:CTAYap@mail.fm)*

## **1.7 FSM Foreign Investment Permit**

Any business which has any foreign ownership interest may be required to obtain an FSM Foreign Investment Permit. If the business is doing anything that can be considered international

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or interstate or if the business is involved in banking, insurance, telecommunication, interstate/international transportation or fishing inside of the 200-mile EEZ of the FSM, the owner should contact the FSM Secretary of Economic Affairs to obtain the required foreign investment permit.

*Contact Information: Department of Economic Affairs; P. O. Box PS-12; Palikir, Pohnpei FM 96941; Phone: (691) 320-5133; Fax: 320-5854; e-mail: [fsmrd@mail.fm](mailto:fsmrd@mail.fm)*

## **1.8 Entry and Work Permits**

The Immigration Act provides that no non-citizen, unless specifically exempted, is permitted to enter or otherwise remain in FSM without having been issued an appropriate Entry Permit. Different types of Entry Permits and Work Permits are issued depending on the purpose and length of the non-citizen's stay in FSM.

The FSM Foreign Investment Act provides for Expatriate Worker Authorizations (EWAs) to be issued to foreign investors with valid Foreign Investment Permits (FIPs). Currently, one EWA is issued automatically for a "senior management position" for each FIP. Application can be made for additional EWAs "if a suitably qualified and experienced citizen is not available". FIP holders can also apply for additional expatriate workers under the Protection of Resident Workers Act. Similar conditions apply to holders of Yap State FIPs.

If non-FSM citizens are working for your business, each non-citizen employee must have a valid FSM Work Permit and is required to register annually with the FSM Department of Immigration. Further information may be obtained by contacting the local FSM Immigration Office.

*Contact Information: FSM Immigration and Labor; Yap Office; PO Box 363, Colonia, Yap FM 96943; Phone: (691) 350-2126; Fax: 350-2433; e-mail: [YIL@mail.fm](mailto:YIL@mail.fm)*

## **1.9 Food Import/Export License**

Any business which imports any kind of food items into the FSM must obtain a Food Import License. Also, any business which exports local food stuffs for commerce outside or to another

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FSM State must obtain a Food Export License. Businesses involved in the processing and/or selling of Betel Nut, Tuba, and Sakau are exempted from these requirements. Both an application fee and a license fee are required for these licenses. Further information on these licenses can be obtained from the FSM Secretary of Economic Affairs.

*Contact Information: Department of Economic Affairs; P. O. Box PS-12; Palikir, Pohnpei FM 96941; Phone: (691) 320-5133; Fax: 320-5854; e-mail: [fsmrd@mail.fm](mailto:fsmrd@mail.fm)*

### **1.10 Food Handler's License**

Any facility of a business handling food is required to conform to the appropriate building specifications, a copy of which can be obtained from the Office of Sanitation and Food Safety. Upon inspection before opening the business, a Food Handler's License will be issued with a grading for cleanliness. Inspections may be conducted without prior notice. No fee is charged for this service.

*Contact Information: Office of Sanitation and Food Safety; PO Box 148, Colonia, Yap FM 96943; Phone: (691) 350-4274; Fax: 350-3444; e-mail: [nfiyap@mail.fm](mailto:nfiyap@mail.fm)*

### **1.11 Fishing License**

Any person or business engaging in commercial fishing activities outside of the State's 12 mile territorial waters and inside of the FSM 200 mile EEZ is required to obtain a Fishing License from the National Oceanic Resources and Maritime Authority. Commercial fishing inside of the State's 12-mile territorial waters by non-citizen individuals or entities is regulated by the State.

*Contact Information: National Oceanic Resources and Maritime Authority, P.O. Box PS-122; Palikir, Pohnpei FM 96941; Phone: (691) 320-2700; Fax: 320-2383; e-mail: [norma@mail.fm](mailto:norma@mail.fm)*

## **2. YAP STATE**

### **2.1 Yap State Foreign Investment Permit**

Foreign investment in Yap State that is not subject to the FSM Foreign Investment Act is governed by the 2002 Yap State Foreign Investment Act and its Foreign Investment Regulations. This Act requires all non-citizens engaging in business, or any business entities having any foreign ownership interest, to obtain a Foreign Investment Permit from the State Department of Resources and Development prior to the commencement of business. A permit processing fee of \$250 is required of first-time application, and a renewal fee of \$100 every year when a permit is renewed. The permit period is October 1, to the next September 30, irrespective of the issuance date.

*Contact Information: Department of Resources and Development; P.O. Box 336, Colonia, Yap FM 96943; Phone: (691) 350-2184; Fax: 350-2571; e-mail: [jgrd@mail.fm](mailto:jgrd@mail.fm)*

### **2.2 Registration of Corporations and Partnerships**

All businesses operating in the State of Yap which are not sole- proprietorships (owned by one individual or married couple) are required to register with the Yap State Registrar of Corporations. This includes, but is not limited to Corporations for Profit, Non-Profit Corporations, General Partnerships, Limited Partnerships, and Foreign Corporations wishing to do business within the State. You may wish to contact a Legal Counselor to assist you with this process.

*Contact Information: Registrar of Corporations; P.O. Box 336, Colonia, Yap FM 96943; Phone: (691) 320-2182; Fax: 350-2571; e-mail: [jgrd@mail.fm](mailto:jgrd@mail.fm)*

### **2.3 Yap State Business License**

All businesses operating in Yap other than those mentioned below are subject to the Yap State Business License Act and Regulations. Currently, those activities that are deemed to be traditional

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activities (i.e. agriculture, handicrafts and fishing) and undertaken by citizens are exempted from obtaining a Business License. A license processing fee of \$25 is levied for each business category or activity. A different license is needed for each location so that a single business may be required to obtain more than one business license. The business license is renewed by September 30<sup>th</sup> of each calendar year. Business licenses are issued by the Department of Resources and Development.

*Contact Information: Department of Resources and Development, P.O. box 336; Colonia, Yap FM 96943; Phone: (691) 350-2182; Fax: 350-2571; e-mail: [jgrd@mail.fm](mailto:jgrd@mail.fm)*

## **2.4 Excise Tax**

The State of Yap assesses an excise tax on all items being imported whose total value is in excess of \$100. The rate is based on the type of item being imported with rates ranging between 1% and 25%. Further information may be obtained from the Yap Tax and Revenue Office.

*Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814*

## **2.5 Health Certificate – Food Handling**

A Health Certificate must be obtained for any individual handling food in any type of business. A physical examination is required as part of the Certificate process. A fee of \$9.00 is charged for the Certificate. The health certificate must be renewed every 6 months.

*Contact Information: Public Health; Yap State Hospital, PO Box 148, Colonial Yap FM 96943; Phone: (691) 350-2114; Fax: 350-3444; e-mail: [yaphospital@mail.fm](mailto:yaphospital@mail.fm)*

## **2.6 Alcohol License**

An alcohol license must be obtained by any business that sells alcoholic beverages. Information can be obtained from the Alcoholic Beverages Control Board.

*Contact Information: Mr. John Kadanged, Chairman, Alcoholic Beverages Control Board, P.O. Box 479, Colonial Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: [yapssa@mail.fm](mailto:yapssa@mail.fm)*

## **2.7 Fishing Permit**

Non-citizens fishing commercially within the 12-mile territorial waters of the State of Yap (from the reef baseline or island baseline outward) are required to obtain a fishing permit from the Yap Fishing Authority.

*Contact Information: General Manager, Yap Fishing Authority, PO Box 338, Colonial Yap FM 96943; Phone: (691) 350-2394; Fax: 350-4107; e-mail: [fishyap@mail.fm](mailto:fishyap@mail.fm)*

## **2.8 Hotel Occupancy Tax**

Each establishment that provides a rental location for guests which charges on a daily or weekly basis is required to collect a tax of 10% of the amount charged. This tax is to be paid to the Yap Tax & Revenue Office each quarter. A list of guests must be submitted at the end of every quarter.

*Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814*

## **2.9 Vehicle Rental Tax**

Each establishment that provides vehicles for hire without a driver is required to collect a tax of 10% of the amount charged. This tax is to be paid to the Yap Tax & Revenue Office each quarter. A copy of all vehicle rental agreements must be submitted at the end of every quarter.

*Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814*

## **2.10 Environmental Impact Assessment**

Environmental Impact Statements are required of business projects requiring earth moving or whose scope of business can result in altering the balance of the natural environment. The appropriate forms and more detailed information are available by contacting the Environmental Protection Agency.

*Contact Information: Yap Environmental Protection Agency; PO Box 178, Colonia, Yap FM 96943;*

*Phone: (691) 350-2317; Fax: 350-3892; e-mail: [epayap@mail.fm](mailto:epayap@mail.fm)*

## **3. OTHER**

### **3.1 Rull Municipality Business License**

On top of the requirement to obtain a Yap State Business License, businesses located within the municipal boundaries of Rull are required to obtain a Rull Business License.

*Contact Information: Mr. Joel Faladay, Mayor, Rull Municipality; PO Box 944, Colonia, Yap FM 96943; Phone: (691) 350-5785(home) Cell: (691) 950-3473; e-mail: [joelwtc@mail.fm](mailto:joelwtc@mail.fm)*

### **3.2 Other Municipalities on Yap Main Island**

Information on potential business requirements of other municipalities is available through the Council of Pilung (Yap Main Island Council of Traditional Chiefs).

*Contact Information: Administrative Officer, Council of Pilung; PO Box 592, Colonia, Yap FM 96943; Phone: (691) 350-2304; Fax: 350-4735; e-mail: [council\\_pilung@mail.fm](mailto:council_pilung@mail.fm)*

### **3.3 Islands and Island Groups in the Outer Islands of Yap State**

Information on potential business requirements of islands in the Outer Islands is available through the Council of Tamol (Outer Islands Council of Traditional Chief).

*Contact Information: Administrative Officer, Council of Tamol; PO Box 402, Colonia, Yap FM 96943; Phone: (691) 350-2343; Fax: 350-4271*

## **GENERAL BUSINESS RESOURCES**

**The following list of business resources is provided to give the business owner access to a point of contact. It is not an endorsement of any products, opinions or services.**

### **1. Banks**

#### **1.1 Bank of the FSM**

The Bank of the FSM is the only commercial bank that is currently providing commercial banking services in Yap State. It is U.S. FDIC insured and has all the necessary banking facilities required by businesses.

*Contact Information: Manager, Bank of the FSM / Yap Branch; PO Box 441, Colonia, Yap FM 96943; Phone: (691) 350-2329/3737; Fax: 350-4100; e-mail: [bofsmyap@mail.fm](mailto:bofsmyap@mail.fm)*

#### **1.2 FSM Development Bank**

The FSM Development Bank is a business development financing institution. It provides business loans on concessionary terms. The bank normally charges a 9% interest rate.

*Contact Information: Manager, FSM Development Bank / Yap Branch; PO Box 81, Colonia, Yap FM 96943; Phone: (691) 350-2165/3837; Fax: 350-2249; e-mail: [yfsmdb@mail.fm](mailto:yfsmdb@mail.fm)*

### **1.3 Pacific Islands Development Bank (PIDB)**

PIDB is a regional development banking institution which funds business projects in its member governments' jurisdictions. Its member governments comprise the Commonwealth of the Northern Marianas, Territory of Guam, Republic of Palau, and the FSM States of Yap, Chuuk, Pohnpei and Kosrae. PIDB makes business loans on concessionary terms.

*Contact Information: President, Pacific Islands Development Bank; Suite 204, GCIC Building, 414 West Soledad Avenue, Hagatna, Guam 96910; Phone: (671) 477-0047; Fax: 477-0067; e-mail: [pidbank@kuentos.guam.net](mailto:pidbank@kuentos.guam.net)*

### **1.4 Other Business Funding Sources**

#### **Farm Service Agency**

Farm Service Agency is a U.S. federal program. It is a farm loan program aimed at helping existing and beginning farmers establish themselves in financially viable, commercial farming operations. It should be noted that program eligibility is restricted to U.S. and U.S. Pacific Affiliate citizens.

*Contact Information: Yap Small Business Development Center; PO Box 1171, Colonia, Yap FM 96943; Phone: (691) 350-4801/02; Fax: 350-4803; e-mail: [YSBDC@mail.fm](mailto:YSBDC@mail.fm)*

## **2. Power Generation**

### **2.1 Yap State Public Services Corporation**

All of Yap Proper and several island groups in the Outer Islands have electricity provided by the Yap State Public Services Corporation. The electricity rate for businesses is 17 cents per kwh for the first 5,000 kwh and 20 cents per kwh thereafter. There is a hookup fee the amount of which depends on your site's distance from the main distribution lines.

*Contact Information: General Manager, Yap Public Services Corporation; PO Box 667, Colonia, Yap FM 96943; Phone: (691) 350-4427; Fax: 350-4518; e-mail: [yspsc@mail.fm](mailto:yspsc@mail.fm)*

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### **3. Water**

#### **3.1 Yap State Public Services Corporation**

The Yap State Public Services Corporation provides water for all of the Greater Colonia Area, Central Yap and the western part of Tomil. Water rate for business is \$1.00 per 1,000 gallons for the first 5,000 gallons; \$2.00 per 1,000 gallons from 5,001 to 25,000 gallons; and \$4.00 per 1,000 gallons thereafter. There is a hookup fee levied on the basis of your site's distance from the main line or lateral.

*Contact Information: General Manager, Yap Public Services Corporation; PO Box 667, Colonia, Yap FM 96943; Phone: (691) 350-4427; Fax: 350-4518; e-mail: [yspsc@mail.fm](mailto:yspsc@mail.fm)*

#### **3.2 Southern Yap Water Authority**

Water for South Rull, Kanifay and Gilman is provided by the Southern Yap Water Authority. Water rate is \$1.00 per 1,000 gallons for the first 5,000 gallons; \$2.00 per 1,000 gallons from 5,001 to 25,000 gallons; and \$4.00 per 1,000 gallons thereafter. There is a one-time hookup fee of \$50.00.

*Contact Information: Manager, Southern Yap Water Authority; PO Box 721, Colonia, Yap FM 96943; Phone: (691) 350-2711*

#### **3.3 Gagil-Tomil Water Authority**

Gagil and most parts of Tomil get their water from the Gagil-Tomil Water Authority. Water rate is \$1.00 per 1000 gallons for the first 5,000 gallons, and \$1.25 per 1000 gallons for 5,001 to 10,000 gallons, \$1.50 per 1000 gallons for 10,001 to 15,000 gallons, \$2.00 per 1000 gallons for 15,001 to 20,000 gallons, \$2.50 per 1000 gallons for 20,001 to 25,000 gallons, and \$3.00 per 1000 gallons thereafter. This is in addition to a flat monthly service fee of \$3.00. There is a one-time initial hookup fee of \$25.00.

*Contact Information: Manager, Gagil-Tomil Water Authority, PO Box 669, Colonia, Yap FM 96943; Phone: (691) 350-5544*

## **4. Telecommunication**

### **4.1 FSM Telecommunications Corporation**

The FSM Telecommunications Corporation provides all necessary telecommunication facilities for all of Yap Proper and Ulithi Atoll. It has lines for telephone, fax, telex and the Internet for both local and international uses 24 hours a day. It also provides such features as direct dialing, caller ID and pager. FSMTC also has a cellular phone system network that has both domestic and international calling and messaging capabilities.

*Contact Information: Manager, FSMTC / Yap Branch; PO Box 189, Colonia, Yap FM 96943; Phone: (691) 350-2104; Fax: 350-4115*

## **5. Air Transportation**

### **5.1 Continental Micronesia**

U.S.-flagged carrier Continental is the only passenger airline that services Yap through its subsidiary Continental Micronesia. Continental flies a 124-seater 737/800 Series Boeing aircraft to Yap three days a week. Continental flies direct from Guam to Yap then on to Palau, back to Yap, then returns to Guam on Thursday and Saturday nights. It flies direct to Yap from Guam then on to Palau and on to Manila, Philippines Wednesday morning and returns the same route stopping in Yap en route to Guam in the late afternoon the same day.

*Contact Information: Continental Micronesia, Yap Office, Colonia, Yap; Phone: (691) 350-2127; Fax: 350-2564*

### **5.2 Pacific Missionary Aviation**

Pacific Missionary Aviation (PMA) currently provides two inter-island flights a week to Falalop, Ulithi. Flights are on Mondays and Fridays. The fare is \$60 one way and \$120 round trip. Charters of PMA flights to Ulithi can be made and cost \$500 a round trip. Non-regularly scheduled flights to Fais and Woleai may be available from time to time.

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*Contact Information: Pacific Missionary Aviation; PO Box 460, Colonia, Yap FM 96943; Phone: (691) 350-2360; Fax: 350-2539; e-mail: [pmayap@mail.fm](mailto:pmayap@mail.fm)*

## **6. Sea Transportation**

### **6.1 Philippines, Micronesia and Orient Lines (PM&O)**

PM&O, out of Oakland, California calls Yap via Guam on its westbound voyages, and via the Philippines on its return eastbound voyages. PM&O comes through Yap three times a month; two westbound calls and one eastbound, or vice a versa depending on the time of year.

*Contact information on PM&O: Waab Shipping Agency, PO Box 177, Colonia, Yap FM 96943; Phone: (691) 350-3609/4378; Fax: 350-4110; e-mail: [cchugrad@mail.fm](mailto:cchugrad@mail.fm)*

### **6.2 Kyowa Lines**

Kyowa Lines out of Japan calls Yap normally on the average of once a month, via Guam on its way to the Philippines.

*Contact information on Tyowa: Waab Shipping Agency, PO Box 177, Colonia, Yap FM 96943; Phone: (691) 350-3609/4378; Fax: 350-4110; e-mail: [cchugrad@mail.fm](mailto:cchugrad@mail.fm)*

### **6.3 Palau Shipping**

Palau Shipping calls Yap two times a month originating in Guam with an intermediate stop in Yap and goes on to Palau. Palau Shipping provides regional cargo feeder transshipment for Matson Lines between Guam and the U.S. West Coast, and Kambara Kisan between Guam and the Far East.

*Contact information on Palau Shipping, Matson Lines and Kambara Kisan: Pacific Forwarding and Consolidation, PO Box 1322, Colonia, Yap FM 96943; Phone: (691) 350- 5983; Fax: 350-5984; e-mail: [pfcc@mail.fm](mailto:pfcc@mail.fm)*

## **6.4 Intra-islands Shipping**

Yap State-owned Ms Micro Spirit provides intra-islands transportation of people and cargo to the outlying islands within Yap State. The Spirit calls the outlying islands once a month and each trip takes an average of three weeks to complete.

*Contact information: Sea Transportation Division; Colonia, Yap FM 96943; Phone: (691) 350-2403/3668; Fax: 350-2267*

## **6.5 Inter-states Shipping**

There is currently no inter-state direct scheduled shipping among the four FSM states. PM&O on its westbound voyages from the U. S. West Coast services Kosrae, Pohnpei and Chuuk before calling Yap via Guam. On its eastbound voyages it services Chuuk and Pohnpei via Guam from Yap, then on to the U.S. West Coast.

*Contact information on PM&O: Waab Shipping Agency, PO Box 177, Colonia, Yap FM 96943; Phone: (691) 350-3609/4378; Fax: 350-4110; e-mail: [cchugrad@mail.fm](mailto:cchugrad@mail.fm)*

## **7. Lawyers**

### **7.1 Mulalap & Mulalap Law Office**

This is the only private legal practice of duly licensed lawyers having a permanent office in Yap. Its scope of service covers a wide range of areas, including business legal matters.

*Contact Information: Mulalap & Mulalap; PO Box 461, Colonia, Yap FM 96943; Phone: (691) 350-2320; Fax: 350-2592; e-mail: [mulalap@mail.fm](mailto:mulalap@mail.fm)*

### **7.2 Yap Trial Counselors Association**

This is an association of certified local trial counselors sanctioned to practice law in the State of Yap.

*Contact Information: Ms. Teresa Filepin, President; Yap Trial Counselors Association; PO Box 659, Colonia, Yap FM 96943; Phone: (691) 350-5739; Cell: 950-3190; e-mail: [tfilepin@hotmail.com](mailto:tfilepin@hotmail.com)*

### **7.3 Micronesian Legal Services / Yap Office**

Micronesian Legal Services is part of the U.S. federally-funded Legal Services Corporation. It provides free public legal services to economically disadvantaged U.S. and U.S. Pacific Affiliate citizens, including owners of small businesses having met program eligibility guidelines. It should be noted that service eligibility is restricted to specific program eligibility guidelines.

*Contact Information: Directing Attorney, Micronesian Legal Services Corporation / Yap Office; PO Box 206, Colonia, Yap FM 96943; Phone: (691) 350-2193; Fax: 350-2467; e-mail: [MLSCYapOffice@mail.fm](mailto:MLSCYapOffice@mail.fm)*

### **8. Accountants**

Private accountants for hire are not currently available.

### **9. Bookkeepers**

#### **9.1 RAV Consulting**

Yap currently has one private bookkeeper for hire. RAV Consulting provides business bookkeeping consultancy and training.

*Contact Information: RAV Consulting; PO Box 488, Colonia, Yap FM 96943; Phone: (691) 350-4180; e-mail: [freads@mail.fm](mailto:freads@mail.fm)*

## **10. Business Development Assistance**

### **10.1 Yap Consulting Services**

Yap Consulting Services provides for hire consultancy in purchase of merchandise to maximize benefit, practical guidelines to maximize profit in retail and wholesale, basic accounting procedures for tax purposes and general staff training.

*Contact Information:* Yap Consulting Services; PO Box 693, Colonia, Yap FM 96943; Phone: (691) 350-2940; e-mail: [nmccomb@mail.fm](mailto:nmccomb@mail.fm)

### **10.2 RAV Consulting**

RAV provides for hire consultancy in general business management including personnel management, bookkeeping setup and training, computer hardware repair and maintenance, and business software application and training, including publishing.

*Contact Information:* RAV Consulting; PO Box 488, Colonia, Yap FM 96943; Phone: (691) 350-4180; e-mail: [freads@mail.fm](mailto:freads@mail.fm)

### **10.3 Microtech Inc.**

Microtech specializes in the sale, installation and maintenance of computer hardware and software. Of specific interest to businesses is its setup of and training on the various business software it sells.

*Contact Information:* Microtech; PO Box 889, Colonia, Yap FM 96943; Phone: (691) 350-2937/4949; Fax: 350-4525; e-mail: [microtech@mail.fm](mailto:microtech@mail.fm)

### **10.4 Yap Small Business Development Center**

The Yap Small Business Development Center is a public entity that provides free business development counseling and assistance to clients, and conducts business training workshops. The Center has trained business counselors who provide these services. The Center is an affiliate of the University of Guam Pacific Islands Small Business Development Centers Network. Because

In partnership with the PISBDCN and the U.S. Small Business Administration

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the Network receives U.S. federal funding, client counseling may be restricted to U.S. and U.S. Pacific Affiliate citizens.

*Contract Information: Director, Yap Small Business Development Center; PO Box 1171, Colonia, Yap FM 96943; Phone: (691) 350-4801/2; Fax: 350-4803; e-mail: [YSBDC@mail.fm](mailto:YSBDC@mail.fm)*